

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

OFFICE OF THE CHAPTER 13 STANDING TRUSTEE  
Andrew B. Finberg, Esquire  
Cherry Tree Corporate Center  
535 Route 38, Suite 580  
Cherry Hill, NJ 08002  
(856) 663-5002

In Re:

JENNIFER M. RATHGEB

Case No: 21-15897-JNP  
Hearing Date: 6/20/2025  
Judge: Jerrold N. Poslusny Jr.  
Chapter: 13



Order Filed on June 26, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Recommended Local Form:

☐ Followed

☒ Modified

**ORDER REGARDING CHAPTER 13 STANDING  
TRUSTEE'S MOTION TO DISMISS OR  
CERTIFICATION OF DEFAULT**

The relief set forth on the following pages number two (2) through three (3) is hereby **ORDERED**.

**DATED: June 26, 2025**

A handwritten signature in black ink, appearing to read "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

The Court having considered the motion or certification of Andrew B. Finberg, Chapter 13 Standing Trustee,  
and any objections filed, it is hereby

ORDERED that:

- ☐ The debtor(s)' case is hereby DISMISSED
- ☒ The debtor(s)' plan is allowed to continue at the regular monthly payment of \$1,977.00 for a period of 13 months. If the debtor(s) should fail to make any future Chapter 13 plan payment for a period of more than thirty (30) consecutive days, the Trustee shall file a Certification of Default with notice of said Certification to the debtor(s) and debtor(s)' attorney, if any, and the court shall enter an Order dismissing the debtor(s)' case.
- ☒ An Order to Employer to pay the Chapter 13 Trustee shall be prepared and filed with the Court by the debtor(s) or debtor(s)' attorney, if any, within thirty (30) days from the date of this Order.
- ☐ In the alternative, debtor shall submit all future plan payments via TFS Bill Pay
- ☒ Other:
- ☒ IT IS FURTHER ORDERED that, pursuant to 11 U.S.C. § 349(b), this Court for cause retains jurisdiction over any additional application filed within 30 days by any administrative claimant for funds on hand with the Chapter 13 Standing Trustee.

☒ IT IS FURTHER ORDERED that the debtor(s)' case is allow to continue with the arrears  
being capitalized throught the debtor(s)' plan, and the plan shall continue at \$52,400.00 which  
represents total receipts applied to plan.

☐ IT IS FURTHER ORDERED that the debtor(s)' case is allowed to  
continue with a lump sum payment of \_\_\_\_\_ due within \_\_ days from  
the date of this Order.

☐ IT IS FURTHER ORDERERED that if the debtor(s)' instant Chapter 13 case is dismissed,  
such dismissal shall be with prejudice and the debtor(s) shall be barred from filing for  
Chapter 13 bankruptcy protection for a period of \_\_ from the date of dismissal of debtor(s)'  
case.

☐ IT IS FURTHER ORDERED that the debtor(s)' case is allowed to continue with tier  
payments of

☐ This order incorporates a fee application for debtor(s)' attorney in the  
amount of \_\_\_\_\_ pending Court approval.

☐ A status hearing shall be held on \_\_\_\_\_.

In re:  
Jennifer M. Rathgeb  
Debtor

Case No. 21-15897-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jun 27, 2025

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2025:

Recip ID	Recipient Name and Address
db	+ Jennifer M. Rathgeb, 306 Anna Avenue, Maple Shade, NJ 08052-3203

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew M. Lubin	on behalf of Creditor FirstKey Master Funding 2021-A Collateral Trust nj-ecfmail@mwc-law.com alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Emmanuel J. Argentieri	on behalf of Creditor Citigroup Mortgage Loan Trust 2021-RP6 bk@rgalegal.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

District/off: 0312-1

User: admin

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Date Rcvd: Jun 27, 2025

Form ID: pdf903

Total Noticed: 1

Lee Martin Perlman

on behalf of Debtor Jennifer M. Rathgeb ecf@newjerseybankruptcy.com  
mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8